

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

PATENT

Applicants:	Lorrie A Creveling, et al.	Docket No.:	20655.0600
Serial No.:	10/749,696	Filing Date:	December 31, 2003
Group Art Unit:	3694	Confirmation No.:	2179
TITLE:	SYSTEM FOR REDUCING DISPUTES OF CREDIT TRANSACTIONS	Examiner:	Mary M. Gregg

**REPLY AND AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated January 15, 2009, of which this Reply is filed within three months, please amend the above identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.